

## 1 ABSTRACT OF THE DISCLOSURE

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3 A computer-aided telecommunication system and method for communication and financial  
4 transactions which employs an on-line website to allow those skilled and unskilled in  
5 computer operation to communicate with others and conduct diverse financial transactions at  
6 any time and from any computer or electronic device adapted for access to the Internet.  
7 Subscribers and others can conduct real-time visual communication with remotely located  
8 parties, exchange still and moving images, distribute written information, make purchases,  
9 and manage accounts at a lower cost than alternative forms of communication. The system  
10 comprises a minimum of one control station and many remote e-mail/ATM stations placed in  
11 secure monitored locations. Each subscriber is assigned a unique access code and e-mail  
12 address, and undergoes identity confirmation procedures prior to system use. For ease of e-  
13 mail communication, subscribers would only need the name of an intended recipient  
14 subscriber or subscriber group identification and not individual e-mail addresses.